for students and families across the country by expanding Pell grants, incentivizing free community colleges, and driving States to substantially reinvest in their public institutions.

The bill invests in teachers by fixing a broken Public Service Loan Forgiveness program and TEACH Grant system, and permanently funding historically Black colleges and universities and minority-serving institutions, all proven incubators of diverse educators.

The bill raises the quality of higher education by holding accreditors and schools accountable and weeding out bad actors. The bill also improves the completion rate for underserved communities through more robust and flexible student support.

This bill tackles the growing student default crisis by making student loans cheaper to take out, simpler to understand, and easier to pay off.

With the passage of the College Affordability Act, for-profit colleges will no longer be able to look at students as mere profit centers to swindle out of their Pell or GI dollars.

The bill closes loopholes to prevent veterans and low-income students from predatory for-profit institutions and creates more guardrails to ensure that every student can have the peace of mind that the degree they are investing in has value upon graduation.

That is all Americans want—the opportunity to get an education that opens the doors to a life of achievement, fulfillment, and economic power, and to be self-sufficient.

The College Affordability Act is a downpayment on the success and financial stability of students in my district and across the country. I am proud to have contributed to it and I support it here today.

HONORING RONALD K. GREENLEAF

The SPEAKER pro tempore. The Chair recognizes the gentleman from New York (Mr. KATKO) for 5 minutes.

Mr. KATKO. Mr. Speaker, I rise today to honor Village of Hannibal Mayor Ronald K. Greenleaf who was recently named Veteran of the Year by the Oswego County Veterans Service Agency.

Ron Greenleaf has spent the vast majority of his life in public service, demonstrating an unwavering commitment to his country and community.

In 1967, he entered the United States Navy, serving in Vietnam on the USS Harnett County. An electrician by trade, Mr. Greenleaf assisted with maintenance, while contributing to the ship's overall mission of providing tactical assistance to American and Vietnamese forces. In recognition of his service, Mr. Greenleaf was recommended to receive the Combat Action Ribbon.

Following his deployment, Mr. Greenleaf returned to central New York to pursue a career as an electrician, to raise a family, and to continue his service in the Navy Reserves.

Ron Greenleaf has been married to his wife, Dawn, for 47 years, and together, they have two daughters. He is known for his commitment to his family, attending countless practices, games, dance recitals, and plays of his grandchildren.

Following his retirement, Mr. Greenleaf ran for the Hannibal Village board, a position he was elected to in 1994, and served in for 10 years. He then ran for the position of town supervisor where he served seven terms. Leaving this position in 2017, Mr. Greenleaf went on to be elected as the mayor of Hannibal, a role he still holds today.

Of his many accomplishments as an elected official, Mr. Greenleaf has most notably worked to improve infrastructure and promote recreation in Hannibal. He has been praised as a driving force behind the popular Hannibal ramp park, a multiuse park for bikes, skateboards, and Rollerblades.

Aside from his work in public service, Mr. Greenleaf has found many other ways to serve his community. As a member of the VFW, Hannibal American Legion, and chairman of the 2013 Wounded Warrior Benefit, he has worked to assist and support his fellow veterans through adversity and hardship. A deeply patriotic man, Mr. Greenleaf has given several speeches at Memorial Day and Veterans Day ceremonies in and around Hannibal.

On several occasion, Mr. Greenleaf donated his skills as an electrician to assist with repairs for in-need neighbors. Devoted to his faith, for many years Mr. Greenleaf has been an active participant in the Hannibal United Methodist Church, serving as a trustee and youth group leader.

Mr. Speaker, I ask my colleagues in the House to join me in honoring Ronald K. Greenleaf. Serving in the military, contributing as an elected official, and volunteering in central New York, Mr. Greenleaf has spent the majority of his life serving others.

Our Nation and community need more people like Mr. Greenleaf, and we are inspired by and thankful for his commitment to public service.

HONORING THE LIFE OF ELIJAH CUMMINGS

Mr. KATKO. Mr. Speaker, I rise today to honor the life and passing of my friend, ELIJAH CUMMINGS.

When I first came to Congress a few terms ago, I teamed up with Mr. CUM-MINGS to introduce a bill honoring the life and legacy of Harriet Tubman.

When I approached Mr. Cummings about this bill, he didn't ask me what party I was in. He didn't ask me what my political philosophies were. He didn't care about partisanship. What he cared about is the fact that we had a common interest; that being, Harriet Tubman.

I always appreciated that and in the years that have passed since then, we continued to cosponsor that bill and continued to push it.

I am sad to hear of his passing, and I offer my prayers to his wife and family, and I pray that he is united with God

right now. And I think going forward, we can all be happy and proud of the legacy he set for us here in Congress.

SECOND CHANCES

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. BUDD) for 5 minutes.

Mr. BUDD. Mr. Speaker, I rise today to discuss second chances.

Across our Nation, one in three adults have an arrest or conviction that makes it difficult to find a job.

Take Kevin Miller, for example, who was incarcerated for 8 months in 1992 after a minor altercation with police officers.

Kevin was only 19 at the time, but more than a quarter century later, Kevin hasn't been able to get a steady job because he must disclose his arrest on every job application.

Michael Mirsky faced similar hardships. He lost his job as a Verizon technician in 2012 after he pled guilty to resisting arrest during a disagreement over child support payments. In the years following the incident, he faced foreclosure of his home, and even as the economy improved and more and more jobs became available, Mr. Mirsky was unable to find a permanent job and start rebuilding his life.

Mr. Speaker, stories like Kevin's and Michael's are all too common. In fact, more than 70 million Americans have minor criminal records that they must disclose on job applications. As a result, millions of Americans have been turned down from countless jobs for mistakes made decades ago.

The reluctance of employers to hire people with criminal records, combined with job applications that contain check-the-box measures, has detrimental effects on the economy and prevents millions of Americans from becoming productive members of society.

In addition, excluding people with minor criminal records from the workforce, often results in their return to crime and to drugs.

That is why I am proud to cosponsor the Fair Chance Act, which prohibits the Federal Government and Federal contractors from asking about a job applicant's prior criminal record before a conditional offer of employment. This process humanizes applicants and gives them a chance to meet employers face to face and explain their past before employers make a sweeping judgment based on one checked box.

Mr. Speaker, America is a land of second chances. Barriers to employment should not follow a person long after they have served time, paid their debt to society, and started a new life. People deserve the freedom to redeem themselves.

As my colleagues go to conference over the NDAA, I urge them to include this legislation as part of any final